

Article - Insurance

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§17–101.

(a) Unless approved by the Commissioner, a group life insurance policy may not be offered to a resident of the State under a group life insurance policy issued:

(1) to a group other than one described in Subtitle 2 of this title; or

(2) in another jurisdiction unless the type of group to be covered conforms substantially to a type of group described in Subtitle 2 of this title.

(b) The premium for the policy shall be paid either from the policyholder's funds or from funds contributed by the covered persons, or from both.

(c) An insurer may exclude or limit the coverage on any person as to whom evidence of individual insurability is not satisfactory to the insurer.

(d) A policy of group life insurance may not be delivered or issued for delivery in the State if the policy excludes or restricts liability for death that is the result of an act of terrorism that the covered person did not commit and in which the covered person did not participate.

(e) An insurer who seeks to solicit coverage for Maryland residents under a group life insurance policy issued in another jurisdiction shall include in the certificate form used in connection with the coverage a notice on the first page in 12-point bold type that states:

“The group insurance policy providing coverage under this certificate was issued in a jurisdiction other than Maryland and may not provide all of the benefits required by Maryland law.”

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